

ABSTRACT OF THE DISCLOSURE

A coated article is provided that may be heat treated in certain example embodiments. A coating of the coated article includes a tin oxide inclusive layer, a silicon nitride inclusive layer and/or a zinc oxide inclusive layer located under an infrared (IR) reflecting layer of a material such as silver. It has been found that this may result in improved thermal stability upon heat treatment, higher visible transmission, desirable coloration, lower sheet resistance (R_s), and/or lower emissivity in certain example embodiments of this invention. In certain embodiments, a zinc oxide inclusive layer may be provided above a contact layer over the IR reflecting layer, again for improving thermal stability, coloration, sheet resistance and/or visible transmission.